

Americans saving almost enough for retirement

Fidelity report says the total 401(k) savings rate hit 14.3%, nearing 15% benchmark. **In Money**

Referee cameras give fans new POV at Club World Cup

Video from tiny cameras worn on the side of refs' heads will be shown in stadiums. **In Sports**

Mark Hamill loving his character actor era

The "Star Wars" icon is taking on roles including a ruthless fixer, a sadistic military man and, in "The Life of Chuck," a crusty but kind grandpa. **In Life**



USA TODAY

THE NATION'S NEWS | \$3 | TUESDAY, JUNE 17, 2025

ETHAN MILLER/GETTY IMAGES



Many retailers fear self-checkouts are increasingly a source of "shrink" – shoplifting. BENJAMIN CHAMBERS/USA TODAY NETWORK

Retailers do the math on their self-checkouts

Some stores are limiting those lanes – or bagging them entirely

Betty Lin-Fisher
USA TODAY

Self-checkout lanes at grocery stores and retail outlets are sometimes a controversial topic. Shoppers either love the convenience or hate that they have to do the work they feel an employee should be doing.

Some retailers have begun limiting their use or dropping them altogether, citing higher rates of theft, or what's called "shrink" in the industry.

So what's the future of self-checkouts? Are they here to stay, is new technology on the horizon, or will retailers return to all-cashier checkouts?

"Self-checkouts are not going away, but their role is evolving," Santiago Gallino, an associate professor of marketing and of operations, information and decisions at the Wharton School of the University of Pennsylvania, told USA TODAY.

Though self-checkouts offer convenience to shoppers and require

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Andy Poppert scans his purchases at a Target in Doylestown Borough, Pennsylvania. Many shoppers say they like the kiosks' convenience.

MICHELE C. HADDON/USA TODAY NETWORK

15%

Self-checkout users who have purposely stolen an item; **44% of self-checkout thieves said they planned to do it again.**

66%

Share of the 93 retailers in a 2022 report, "Global Study on Self-Checkout" (29 from North America), that said self-checkout losses were becoming more of a problem in their businesses.

93%

The increase in the average number of shoplifting incidents per year in 2023 versus 2019, reported by the National Retail Federation in December 2024. There was a **90% increase in dollar loss from shoplifting** over the same time period.

Families debate the value of college

Teen grads increasingly choosing tech schools

Kayla Jimenez
USA TODAY

Nush Ahmed, 22, said she was "stubborn" when she went against her parents' wishes and chose to attend a career technical program 800 miles from home instead of enrolling in a traditional four-year college nearby.

Her parents, who live in Buffalo, New York, and came to the United States from Bangladesh, said they believed a bachelor's degree was the only path to success.

But Ahmed insisted. She's one of a growing number of high school graduates turning to technical schools over two- or four-year colleges at a time of spiraling student debt and new incentives for vocational education.

Ahmed's choice to forego college and pursue a career working in manufacturing made her an outlier in her South Asian immigrant community, where most parents expect young women to attend college near home, she said.



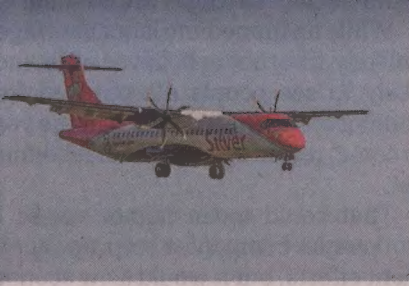
Nush Ahmed, 22, of Buffalo, New York, opted for a career technical program instead of a two- or four-year college. PROVIDED BY NUSH AHMED

"I was hoping that time she would go to either medical school or engineering college to become a doctor or engineer," said her father, Shuhel Ahmed. "But she really wanted to go into this career, so I finally decided to let her go."

New survey data from the nonprofit American Student Assistance shows that teen interest in college is down while interest in nondegree paths is on the rise.

Meanwhile, parents are skeptical of options outside the traditional college pathway to work.

Nearly half of all students surveyed



EL AUERBACH/GETTY IMAGES

SILVER AIRWAYS ABRUPTLY EASES OPERATIONS

Silver Airways, a regional airline based in Florida, abruptly canceled all flights on June 11, leaving travelers stranded. The Fort-Lauderdale-based company posted on social media: "In an attempt to restructure in bankruptcy, Silver entered into a transaction to sell its assets to another airline holding company, who unfortunately has determined to not continue Silver's flight operations." The carrier operates in Florida, the Bahamas, and the Caribbean.

GOLDMAN SACHS TRIMS RECESSION PROBABILITY

Goldman Sachs on Thursday trimmed U.S. recession probability to 30% from 35% for the next 12 months on rising uncertainty around President Donald Trump's tariff policies after the U.S. and China affirmed a trade deal. Earlier this week, negotiators from Washington and Beijing agreed on a framework covering tariff rates with the deal seeing removal of Chinese export restrictions on rare earth minerals and giving Chinese students access to U.S. universities. Goldman also trimmed domestic inflation readings so far while offering only limited evidence reflected a slightly smaller impact on U.S. consumer prices from tariffs.

BEING CEO IN SPOTLIGHT AFTER AIR INDIA CRASH

The crash of an Air India 787-8 Dreamliner jet on Thursday puts the spotlight on Boeing executives at this week's Paris Air Show. Boeing's new CEO Kelly Ortberg was to tout several accomplishments as he tries to rebuild public trust in the U.S. jetmaker. The crash, however, is likely to be a topic of discussion, even though air safety experts said at this time there is no reason to think a manufacturing or design problem was the cause. Ortberg was heading into the air show after a busy month that included more than 300 new orders.



CEDENO/REUTERS

GETTY IMAGES

401(k) savings rates reach all-time high

Number is just shy of 15% goal some believe is ideal

Daniel de Visé USA TODAY

After years of fitful progress, Americans with 401(k) accounts are finally saving enough for retirement — almost.

That's the takeaway from the latest retirement savings report from Fidelity, a leading plan manager.

In the first three months of 2025, the total 401(k) savings rate on Fidelity plans reached 14.3%. That's an all-time high, and it approaches the 15% benchmark that many financial advisers set for optimal retirement savings.

A decade ago, in the first quarter of 2015, employees contributed 8.1% of their pre-tax pay to 401(k) plans, according to Fidelity data. Employers kicked in 4.4% in matching contributions, for a total savings rate of 12.5%.

In the first quarter of 2025, by contrast, employees saved 9.5% of their salaries, and employers matched 4.8%, for a total savings rate of 14.3%.

How much should you contribute to a 401(k)?

Retirement planners recommend a 15% contribution rate to 401(k) plans on this theory: If you save at least that much throughout your working years, you'll have enough to live comfortably in retirement.

"It's basically the rate that we recommend that will allow you to live the same lifestyle in retirement that you did before you retired," said Mike Shamrell, vice president of thought leadership at Fidelity Investments.

The gradual ramp-up in 401(k) contribution rates reflects several positive trends in the retirement savings industry, Shamrell said.

The 4.8% employer match is an all-time high. Employers increasingly offer to match at least 5% of a worker's pay in 401(k) contributions, as a way to attract and

See 401(K), Page 2B



A protester waves a Salvadoran flag as people protest in front of Los Angeles City Hall against federal immigration operations on June 11. Protests against Donald Trump's harsh immigration policies spread on June 11 across the United States.

RONALDQ SCHEIDT/ AFP VIA GETTY IMAGES

Immigration crackdown could hurt economy in CA

Bailey Schulz and Medora Lee
USA TODAY

President Donald Trump's administration is stepping up deportation operations in California with immigration raids at restaurants, traffic stops and routine legal check-ins.

The crackdown, while popular with voters in polls, has sparked protests in Los Angeles. Long term, economists warn that having fewer immigrants could hurt the economy, prompting labor shortages and slowing economic growth.

"Immigrants play a huge role in the California economy," said Giovanni Peri, an economics professor at the University of California, Davis. Without immigrants, "there will be less economic growth. Less opportunity, also,

for local companies and American workers."

The country's economy has become "very immigrant dependent," according to Christopher Thornberg, founding partner at Beacon Economics, a research and consulting firm in Los Angeles.

About 479,000 U.S.-born workers were added to the labor force over the past five years compared with 3.6 million foreign-born workers, according to a report in October from the National Foundation for American Policy, a nonpartisan research organization. The report pointed to a spike in immigration and retirements, coupled with a slowdown in U.S.-born working-age population growth.

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Medical aid in dying can ease pain for caregivers

Program gives patients bigger say in final days

Madeline Mitchell
USA TODAY

Dan Diaz and his wife, Brittany Maynard, took their dogs Charley and Bella for a walk the morning of Nov. 1, 2014, with their friends and family. Later that day, Maynard died.

Doctors found Maynard's brain tumor exactly 10 months prior, on New Year's Day. The couple had been married a little over a year at the time.

"We were just a regular married couple," Diaz, 53, said. "We'd go out for sushi on Friday nights."

Within days of her cancer diagnosis, Maynard decided she wanted to move from California to Oregon to gain access to the state's medical aid in dying program. Diaz followed her without question, knowing it was important to Maynard to die gracefully.

That fall, she started to suffer with pain that not even morphine could alleviate, Diaz said. She couldn't sleep. Her symptoms included nausea, vomiting and seizures.

He remembers Maynard telling him: "Dan, I can feel it. I know that this

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BOOKS

Spread the words during Pride month

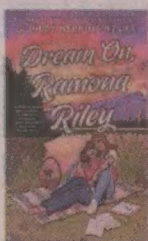
Clare Mulroy USA TODAY

Every June, readers come together to celebrate the authors transforming literature with LGBTQ+ storytelling. • Some of this year's biggest releases feature LGBTQ+ stories – Taylor Jenkins Reid's "Atmosphere" astronaut love story, Ocean Vuong's "The Emperor of Gladness" and "Bury Our Bones in the Midnight Soil," the new genre-defying paranormal from "The Invisible Life of Addie LaRue" author V.E. Schwab. Romance author Jasmine Guillory penned "Flirting Lessons," her first sapphic romance. "Detransition, Baby" author Torrey Peters published an enrapturing new short story collection.

• Whether you're looking for swoony summer romances, a poignant social commentary or thrilling whodunits, this list of LGBTQ+ books published in 2025 is a good starting point for every reader.

'Dream On, Ramona Riley' by Ashley Herring Blake

Small-town waitress Ramona has big Hollywood dreams but is stuck in New Hampshire taking care of her younger sister after her father's car accident. A big-budget movie crew in town offers a glimmer of hope, but then Ramona runs into her first kiss, wild-child Hollywood nepo baby Dylan.



'The Lilac People' by Milo Todd

Inspired by real events, this historical fiction novel follows a trans man whose work improving queer rights in Germany halts when Hitler rises to power. Fleeing from the Nazis, he and his girlfriend escape to a nearby farm and live in isolation, disguised. A decade later, when a young trans man in Holocaust prison clothes collapses on their property, the couple vows to protect him and flee together.

'Disappoint Me' by Nicola Dinan

Deeply dissatisfied with tumbling (literally – the story starts as our protagonist falls down the stairs) through life, a trans woman decides to make a change. When Max starts

dating slick, corporate Vincent, she thinks it's what will turn her life around. But he's hiding secrets about his true feelings and intentions. "Disappoint Me" is a commentary on transness, race, millennial angst and relationships.

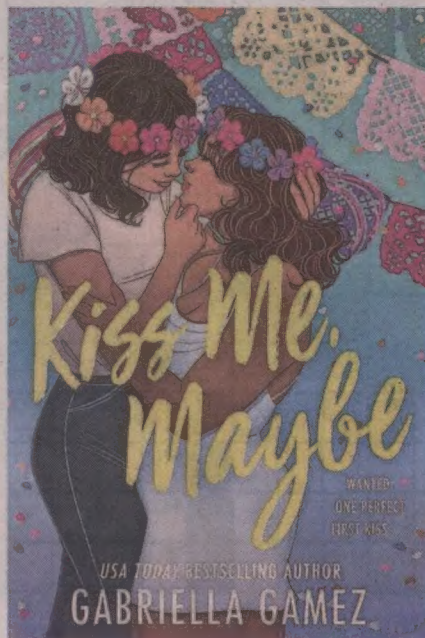
'Marsha' by Tourmaline

Activist, writer and filmmaker Tourmaline pays tribute to one of the most influential figures of LGBTQ+ history, Marsha P. Johnson. In "Marsha," Tourmaline paints a comprehensive and engaging record of the trans woman rumored to have thrown the first brick at the Stonewall uprising of 1969 and how her legacy of liberation continues.



'Dining Out' by Erik Piepenburg

"Dining Out" is a culinary tour of restaurants as safe and celebratory spaces for the LGBTQ+ community from a New York Times journalist. Piepenburg's analysis travels from gay bars to the diners of the Stonewall generation to the intersectional eateries shaping LGBTQ+ culture now.



drawn to Gen despite a rocky history and everything she stands to lose.

'Murder in the Dressing Room' by Holly Stars

Can Misty Divine, a London drag queen, avenge her drag mother Lady Lady after she has been poisoned by a mysterious box of chocolates? After the murder in the dressing room, Misty and her fellow performers become prime suspects. Frustrated by the police, Misty takes matters into her own hands, racing against time before anyone else gets hurt.



'Mutual Interest' by Olivia Wolfgang-Smith

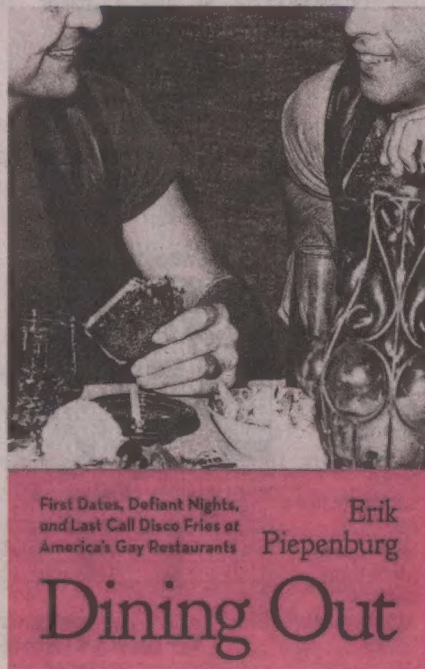
"Mutual Interest" follows a lavender marriage at the turn of the 20th century and the successful soap, perfume and candle empire the couple run. Marrying gives both Oscar and Vivian the freedom they need to build the lives they desire, especially after Oscar falls in love with their business partner, Squire Clancey. Can they stay safe from exposure as their power builds?

'Loca' by Alejandro Heredia

"Loca" follows a year in the life of two best friends who move from the Dominican Republic to New York City. Charo is fleeing the life that's expected of her as a woman; Sal after an unspeakable tragedy. In New York, a chance encounter at a gay bar thrusts them into an intersectional queer community, giving them a shot at the lives they've long desired.

'Kiss Me, Maybe' by Gabriella Gamez

In this romance, a librarian goes viral for a video she shares talking about being a late bloomer. Angela uses her 15 minutes of fame to start a scavenger hunt, promising the winner her first kiss. Will the help of a hot bartender – her unrequited crush – thwart her plans?



'Ordinary Love' by Marie Rutkoski

In "Ordinary Love," an Upper East Side woman with the seemingly perfect marriage and family finds her life in disarray after she runs into her high school girlfriend, now a famous Olympic athlete. As her relationship with her parents and her marriage deteriorates, Emily finds herself



The Major (Mark Hamill) tortures a group of young men in the dystopian thriller "The Long Walk," in theaters Sept. 12. PROVIDED BY MURRAY CLOSE/LIONSGATE

Hamill

Continued from Page 1D

for young Chuck (Pajak and Cody Flanagan) after the death of his parents. Hamill says, "I do my job – I

highway: If anybody's pace falls under 3 mph, they're executed until only one survivor is left. Cooper Hoffman, Ben Wang, Charlie Plummer and David Jonsson are among the competitors who are "the heart and soul of this movie," Hamill says. "I do my job – I



Guy (John Cho), who also goes by Alec, is no match for the human lie detector Charlie Cale (Natasha Lyonne). PROVIDED BY PEACOCK

Lyonne

Continued from Page 1D

piece needs," Lyonne says. "I think the character I identify the most with at

ange," in which she co-starred as hard-edged but lovable Nicky, put her back on Hollywood's radar in 2013, and she has since fostered a close-knit circle of collaborators including Johnson, Amy Poehler ("Russian Doll") and Brit Marling (the upcoming "Uncanny Valley").

ment, an employee who does nothing opts in.

More than one-third of Fidelity plans now auto-enroll employees in 401(k)s at a contribution rate of 5% or higher.

Crackdown

Continued from Page 1B

In California, immigrants make up roughly one-third of workers and comprise an outsized share of the workforce in physically intensive sectors like construction and agriculture.

Critics say these workers are lowering wages for U.S.-born citizens or taking away jobs. But Peri said that doesn't pan out in the data.

Immigrants may reduce wages for native-born Americans with competing skills, according to Harvard economics professor George Borjas, but it slightly increases the income of native-born citizens overall. A separate 2024 working paper co-authored by Peri found immigrants had no significant effect on wages for those born in the United States who are college educated and a positive effect on wages for their American-born peers who are less educated.

Instead, Peri said, immigrants are filling the holes in industries struggling to hire.

Immigrants account for 28% of care workers in long-term care settings, according to the nonprofit health policy organization KFF. In California, immigrants make up 44% of manufacturing jobs and 40% of construction jobs, according to the Economic Policy Institute, a left-leaning think tank based in Washington, DC.

Some of those jobs are held by un-

documented workers. About 1.8 million people, or 17% of immigrants in California, were undocumented as of 2022, according to Pew. The vast majority — 1.4 million — had no legal protections through programs like Deferred Action for Childhood Arrivals or active asylum claims.

"It would be lovely to deal with this with an expansion of the legal immigration system," Peri said. "But lacking that, undocumented immigrants are doing a lot of these jobs. And losing some of them would make the situation worse."

Pushing away immigrants, Peri argues, prevents companies from growing and creating more jobs that would benefit U.S.-born workers. One 2024 analysis from Jamshid Damooei, executive director of the Center for Economics of Social Issues at California Lutheran University, found work from undocumented employees created an additional 1.25 million jobs in California.

And because the vast majority of undocumented immigrants are not criminals, but people who have been part of their local communities for years if not decades, "in the majority of cases, the effects of just indiscriminately deporting these people is going to have very little benefit for the American people," Peri said.

Revenue vs. cost

It's true that immigrants add costs for the government; they benefit from

public education, health services and other state-specific policies.

But research generally finds immigration tends to raise the federal government's revenue more than its costs, with immigrants adding an estimated \$1.2 trillion in federal revenues between 2024 and 2034, according to the Congressional Budget Office. State and local governments' costs tend to increase more than their revenues from a surge in immigration, but Peri said the rise in immigration is a net benefit overall.

Even undocumented workers, Peri argued, boost the government's coffers because they pay a considerable amount of taxes. At the same time, they are ineligible for most federal benefits like Social Security and food stamps.

Undocumented immigrants contributed \$8.5 billion in state and local taxes in 2022, according to a 2024 study from the Institute on Taxation and Economic Policy, a nonpartisan think tank.

What happens if the crackdown continues?

Thornberg doesn't expect Trump to deport every undocumented worker in the country, and views the crackdown in California as "more of a blown-up spectacle" that "may get tied up in the courts."

Already, Trump has said he would back off certain deportation efforts to avoid labor shortages in areas like agriculture and hospitality.

"Our great Farmers and people in the

younger workers are more likely than older workers to contribute to a Roth 401(k), Fidelity data shows. Those workers are effectively contributing at a higher rate, Austin said, because Roth contributions have already been taxed.

Hotel and Leisure business have been stating that our very aggressive policy on immigration is taking very good, long time workers away from them, with those jobs being almost impossible to replace," Trump said in a June 12 post on Truth Social. "Changes are coming!"

While an immediate labor shortage is unlikely, Thornberg believes we're more likely to see people discouraged from coming to the United States in the years to come, resulting in a tighter labor market.

That could mean higher wages for workers as companies step up recruitment efforts, but it would slow economic growth overall.

Trump's efforts to constrain immigration during his first term played out in a similar fashion; by 2019, the unemployment rate had dropped to 3.5%, its lowest level since 1969, with earnings up 3.5% from 2018. Meanwhile, economic growth slowed to 2.3%, down from 2.9% the year prior, according to the Bureau of Economic Analysis.

Peri said a tight labor market could have ripple effects across the economy, such as driving up the cost to produce certain items. Companies may be more inclined to import cheaper goods at a time when the Trump administration is pushing for more U.S. manufacturing through tariffs.

"This could have a cascade of effects," he said. "There is no doubt at all that immigration and immigrants who do those simple, manual jobs are very important at making the economy go."

Dying

Continued from Page 1B

cancer is killing me. I can feel that this is ending my life."

Maynard died at the age of 29.

Death comes for everyone, yet talking about death is still taboo for many families. The topic can be particularly emotional for family caregivers who devote much of their lives to helping their loved one stay comfortable. However, not talking about the inevitable can make the logistics of dying more stressful than it needs to be, experts say, especially if there's little time left.

Some patients find comfort in medical aid in dying, which allows individuals with six months or less to live the option to obtain a medicine that can help them die peacefully at a time of their choosing. It's not considered euthanasia — which is when someone administers a lethal drug — because the patient takes the medicine themselves. Medical aid in dying is legal in 11 states and in Washington, DC.

"A lot of patients really express this desire to shield family members from the agony of watching them die, and potentially having them witness a really traumatic or a really burdensome death," said Anita Hannig, an anthropologist and author of the book "The Day I Die: The Untold Story of Assisted Dying in America."

Some caregivers say medical aid in dying helped in their grieving process, too.

Wrapped in Diaz's arms and surrounded by her loved ones, Maynard took the medicine. Within five minutes, Diaz said, she fell into a peaceful sleep. Within 30 minutes, her breathing slowed and she died.

In the weeks leading up to her death, Maynard had captured the attention of millions as she shared her story and advocated for medical aid in dying to ex-

pand to more states. Her determination, Diaz said, also felt like a gift to him, by making his role plain and simple.

"All I had to do was just support her," Diaz said.

How caregivers can support terminally ill patients who ask to die

Candace Dellacona, a family lawyer in New York who specializes in estates and trusts, knows how crucial it is to plan for a loved one's death. But she said the concept has become "a lot more real" as she's gotten older and seen her friends and family struggle to have those important conversations. She was a caregiver for her uncle in New York and helped with her father's care, too, across state lines.

"I do this for a living, and I couldn't say it to my uncle, like, 'what do you want?'" Dellacona, 50, said. "What do you want your death to look like? What does that mean to you?"

Many people say they want to stay at home at the end of their lives. When Dellacona hears this, she asks her clients: "How? Do you want 24-hour care? Like, let's get into the nitty-gritty. Those are the things that people are not talking about."

When a patient asks to die or wants more information on medical aid in dying, Hannig said, it can be jarring for their families.

"It's not necessarily about the request itself, but what the request symbolizes," she said.

Some family members come on board immediately, especially if they're intimately aware of the patient's suffering. Patients who want to access medical aid in dying need the support of their family caregivers, Hannig said, in order to get to appointments, fill out paperwork and get the prescription, not to mention moral support.

When families don't offer that support, she said, it's often because they

are in denial about their loved one's condition. Caregivers might be angry because they aren't ready for their loved one to die.

Catie Kelley, policy counsel for Americans United for Life, an anti-abortion advocacy group that opposes medical aid in dying, said she feels compassion for these families. Everyone has the right to withdraw life-sustaining care, Kelley said. However, she takes issue with patients speeding up the process.

As a previous prosecutor of health care fraud, Kelley said she's worried about patient safety and ensuring patients aren't manipulated by their caregivers. She's concerned that laws allowing medical aid in dying don't provide enough safeguards for patients, such as comprehensive mental health evaluations.

People who opt for medical aid in dying are not suicidal, Hannig, the anthropologist, said. Terms like "physician-assisted suicide" and "euthanasia" are often used by opponents to medical aid in dying, though the terms aren't totally accurate.

Jessica Empeño, national director for clinical engagement at Compassion & Choices, a nonprofit advocacy group that supports medical aid in dying, said the biggest difference between medical aid in dying and a phrase like "physician-assisted suicide" is that in medical aid in dying, the patient is in control. A physician doesn't even have to be in the room when a patient takes the medicine.

Caregiving is 'the best way I can say I love you.'

Death isn't a taboo subject in all families. Jacob Shannon, 47, said death and medical aid in dying were normal topics of conversation in his family, where his mom worked in public health and his stepfather was a doctor turned health care executive.

His mother, Lynda Shannon Blues-

tein, was a longtime medical aid in dying advocate and sued Vermont to remove its residency restriction on the program because Connecticut, where she lived, didn't allow medical aid in dying. She won, and died in Vermont in 2024 after her cancer came back. Oregon is the only other jurisdiction without a residency requirement.

On his way home from his first visit to his mother after her remission ended, Shannon said he remembers thinking: "I shouldn't be here. Why am I in the car? I need to be with my mom. I need to take care of her."

He left his home and family in Colorado and spent the rest of his mother's life caring for her.

'Have the conversation.'

Not every patient can or wants to move to one of the 12 jurisdictions that allow medical aid in dying. Moving can be expensive, and some patients don't have the physical ability or time to move.

The best thing caregivers can do, Empeño said, is to advocate for their loved one and plan for their death. Ask questions about what the patient wants when they are dying, like if they want visitors in those final moments and who should make final decisions if the patient can't themselves.

In the end, Dellacona said, her clients who talk about death feel more empowered and at peace.

"It's just really helpful to have the conversation and talk openly to plan for end of life," Empeño said. "That is something we can't underestimate the value of enough."

Madeline Mitchell's role covering women and the caregiving economy at USA TODAY is supported by a partnership with Pivotal Ventures and Journalism Funding Partners. Funders do not provide editorial input. Reach Madeline at memitchell@usatoday.com and @maddiemitch_on_X.

Trump nixed Israel's plan for killing Iran's top leader

Iranian missiles strike Tel Aviv, Haifa; 8 dead

Joey Garrison
USA TODAY

WASHINGTON - President Donald Trump rejected an Israeli plan to kill Iranian Supreme Leader Ayatollah Ali Khamenei, a senior U.S. official told USA TODAY, as Trump pushes for a peace deal between the two nations.

The U.S. official, who spoke on the condition of anonymity to discuss the sensitive talks, confirmed June 15 that Israel was presented with an opportunity to kill Khamenei but Trump objected to the plan and steered it off.

Iranian missiles struck Israel's Tel Aviv and the port city of Haifa before dawn June 16, killing at least eight people and destroying homes, prompting Israel's defense minister to warn that Tehran residents would "pay the price and soon."

Iran said its parliament was preparing a bill to leave the Nuclear Non-Proliferation Treaty (NPT), adding Tehran remains opposed to developing weapons of mass destruction. Passing the bill could take several weeks. Israel is not a treaty signatory.

Reuters first reported on Trump vetoing the plan to take out the top Iranian leader.



Iranian Supreme Leader Ayatollah Ali Khamenei appears at a ceremony in Tehran on June 4.

KHAMENEI.IR/AFP VIA GETTY IMAGES

A senior administration official told Reuters: "Have the Iranians killed an American yet? No. Until they do, we're not even talking about going after the political leadership."

It was not immediately clear whether Trump or another administration official delivered the president's position to Israel regarding Iran's top leader.

U.S. officials have been in regular communication with their Israeli counterparts since Israel carried out its June 13 airstrikes targeting Iranian sites that are critical to the country's nuclear program. Iran and Israel have since traded attacks.

Israeli Prime Minister Benjamin Netanyahu responded to the Reuters report in an interview Sunday on Fox News' "Special Report With Bret Baier."

"There's so many false reports of conversations that never happened. I'm not going to get into that," Netanyahu said. "But I can tell you, I think that we do what we need to do, we'll do what we need to do, and I think the United States knows what's good for the United States."

Netanyahu also did not deny that an Iranian regime change is part of Israel's military objectives.

"It could certainly be the result because the Iran regime is very weak," Netanyahu said. "I think it's basically left with two things. Its plans to have atomic bombs and ballistic missiles. That's basically what Iran has. They certainly don't have the people. Eighty percent of the people would throw these theological thugs out."

In a post June 15 on Truth Social, Trump warned Iran not to strike any U.S. targets as its conflict with Israel escalates, saying the "full strength and might" of America's military could be used against Iran.

"Sometimes they have to fight it out, but we're going to see what happens," Trump told reporters outside the White House late June 15 before he departed for Alberta, Canada, for a Group of Seven nations summit. "I think there's a good chance there will be a deal."

Contributing: Reuters

Justices rethink disability lawsuits

Ruling gives advocates, hope, but issues remain

Maureen Groppe
USA TODAY

WASHINGTON - Disability rights advocates breathed a sigh of relief now that the Supreme Court has made it easier for students with disabilities to sue schools for damages.

Not only did all the justices agree June 12 that some courts were using too tough a standard to block lawsuits such as one brought by a Minnesota teenager with a rare form of epilepsy, but they also rejected her school's argument that the real issue is the standard is too lax for other types of disability discrimination claims.

"The very foundation of disability civil rights was on the line," Shira Wakschlag, an attorney with The Arc of the United States, said in a statement after the decision.

But the court didn't settle the larger question of what the standard should be in all cases. The justices said only that there shouldn't be different standards for discrimination claims involving educational instruction.

And two of the court's six conservatives - Justices Clarence Thomas and Brett Kavanaugh - said the school raised "serious arguments" that courts are getting that standard wrong.

In a concurring opinion, Thomas wrote that he hopes "lower courts will carefully consider whether the existing standards comport with the Constitution and the underlying statutory text."

Two of the court's three liberals - Justices Sonia Sotomayor and Ketanji Brown Jackson - said the school's argument that a person with a disability must prove there was an intent to discriminate is clearly wrong.

"The statutes' text and history, as well as this Court's precedent, foreclose any such purpose requirement," Sotomayor wrote in a concurring opinion.

How the case got to the justices

The question in the Minnesota case was whether the school failed to accommodate the special needs of Ava Tharpe, whose rare form of epilepsy makes it difficult to attend school in the morning.

Courts agreed with the family that the school hadn't done enough and needed to offer evening instruction.

But the courts said the Tharpes couldn't use the Americans with Disabilities Act to try to get the school to pay for outside teachers and other expenses incurred before they won their case. And they said the Tharpes couldn't use the Rehabilitation Act to seek a court order binding the school to teach Ava after regular school hours.

Judges on the St. Louis-based 8th U.S. Circuit Court of Appeals said their hands were tied because of a 1982 circuit decision - *Monahan v. Nebraska* - that said school officials need to have acted with "bad faith or gross misjudgment" for suits to go forward involving educational services for children with disabilities.

Trump orders ICE to target big cities

Joey Garrison
USA TODAY

WASHINGTON - President Donald Trump directed U.S. Immigration and Customs Enforcement officials to ramp up efforts to detain and deport migrants from large Democratic-run cities, escalating his crackdown on illegal immigration despite widespread protests.

Trump called for an expanded deportation blitz in a post late June 15 on Truth Social, challenging ICE officers to "do all in their power to achieve the very important goal of delivering the single largest Mass Deportation Program in History."

His order came after large protests in response to ICE raids erupted in Los Angeles last week, prompting him to deploy the National Guard and Marines to quell rioters, and in cities across the country during the "No Kings" rallies June 14.

Trump said that to achieve his goals, "we must expand efforts to detain and deport Illegal Aliens in America's largest Cities, such as Los Angeles, Chicago,

and New York, where Millions upon Millions of Illegal Aliens reside."

"These, and other such Cities, are the core of the Democrat Power Center, where they use Illegal Aliens to expand their Voter Base, cheat in Elections, and grow the Welfare State, robbing good paying Jobs and Benefits from Hard-working American Citizens," he said.

Trump said he wants ICE officers to focus on "our crime ridden and deadly Inner Cities, and those places where Sanctuary Cities play such a big role," adding that: "You don't hear about Sanctuary Cities in our Heartland!"

Trump sent a much different signal about his deportation aims last week when he promised future policy changes to protect migrant farmers, hotel workers and others in the leisure industry who have been among those deported. Trump cited hearing from people in the farm and leisure industries concerned about worker shortages because of mass deportations.

"Our farmers are being hurt badly," Trump said June 12. "You know, they have very good workers. They've worked for them for 20 years. They're

not citizens, but they've turned out to be, you know, great."

Even before Trump's latest charge to ICE, the agency had dramatically expanded its deportation operations after the White House demanded the agency increase its arrests of migrants in the country illegally, Reuters reported. Daily quotas increased from 1,000 arrests a day to 3,000.

Trump's border czar, Tom Homan, said in late May that the administration had deported about 200,000 people over four months - a total that lags behind the deportations during a similar period under former President Joe Biden. The White House has said the discrepancy is the result of fewer migrants coming to the border.

Migrants seeking to cross the U.S.-Mexico border have dropped significantly during Trump's first five months of his second term. Border Patrol agents have seen their monthly encounters of migrants and asylum seekers drop to fewer than 10,000, down from more than 100,000 one year ago.

Contributing: Reuters

Justices take up pregnancy center's case on NJ inquiry

Maureen Groppe
USA TODAY

WASHINGTON - The Supreme Court has agreed to get involved in New Jersey's attempt to investigate

Supreme Court tosses ruling affecting religious employers

NY court must try again on abortion, insurance

Maureen Groppe
USA TODAY

tion for houses of worship and similar organizations while protecting employees' need to access essential reproductive health care.

The policy was approved by state regulators in 2017 and codified into law by the Legislature in 2022.

OPINION

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We all die. That doesn't excuse the cruelty of cutting Medicaid.

Robyn Bles

Opinion contributor

Medicaid matters. And I'll give you just one reason why. It's the same story I shared with Sen. Joni Ernst, R-Iowa, after she justified lives lost thanks to Medicaid cuts with the comment, "We all are going to die."

I was a healthy, soon-to-be mom with a full-time job and health insurance. I had a healthy pregnancy and successful delivery. My child and I were ready for the slow, sleepy recovery necessary after childbirth.

Then, every parent's worst nightmare transpired.

Surgery to make a minor repair in my daughter's stomach went horribly wrong. My maternity leave turned into eight weeks in the neonatal intensive care unit, followed by 14 months of medical intervention, undergoing therapies in and out of our home, with nursing support and oxygen tubes running through our house. And yes, she did in fact die.

Medicaid gave my daughter 14 months to be cherished

Medicaid gave me time with my child, providing the essential medical care and the time I needed to know my daughter beyond her injuries.

Though I had great health insurance from a good job, working 50 hours a week on average, I could never afford the care she needed.

Medicaid covered what we couldn't and allowed her to have 14 months to meet her family. She would hold your face in her hands as you held her, because she couldn't always see us clearly. My body will forever know the weight of her in my arms, and I became a far more compassionate person because I had this time with my child.

I already know these truths about every human life because it's my job to value and worth.



Milly with her mother, the Rev. Robyn Bles. KATIE LINDGREN/PROVIDED BY ROBYN BLES

I am an ordained minister. I bless babies. I baptize children. I celebrate the lives of those who pass beyond our earthly realm. I know we all die. It's my job to know. And it's my job to remind everyone that this very fact – that we do die – is what makes us all so incredibly valuable. Our finitude is exactly why we need to be cherished and cared for.

Medicaid gave my daughter the chance to be cherished. I lived the incredibly difficult and painful life of loving and losing a child who was on Medicaid. And I am eternally grateful for what this program meant for my daughter and my family.

I lived the gift of Medicaid, and I see the daily support Medicaid provides in our community.

A deacon in my congregation is on Medicaid. He lives on a fixed income, so he walks to work and to church, and yet, he's the first one there every Sunday morning. He makes the coffee. He prepares the communion trays.

One Sunday, when a gentleman quietly wept after the loss of his beloved wife of 72 years, this deacon gently placed his hand on his shoulder and held the communion tray until he was ready to be served.

Yes, we all die. Our dying is what makes how we live so important. How we live and serve one another is why Medicaid exists, and why protecting it matters so much.

The people most affected by these cuts will be single mothers doing their very best to raise their children. I know these families. They come to church for preschool and child care before visiting the food pantry down the street.

Our most vulnerable are worthy of care and Medicaid. They are not a line on a budget spreadsheet aimed at funding tax breaks for the wealthy.

Those in need of care are the same people we find in the Bible

Ernst's reminder that we all die should be a pivotal point in this Medicaid debate. Just not in the way she may have meant it. It is a reminder that how we live together is what matters most. Our greatest calling in life is to care for the least of those in our community. Those in need of care today are the same people we find in the Bible. The children. The disabled. The impoverished. The elderly.

Senator Ernst, can you imagine being the one who reminds our community of this calling: that in caring for the least of us, we care for all of us? Can you imagine being the one who gets to say, "Yes, we all die, so we're going to spend the life we have caring for each other the best we can?"

I pray you join me in making this vision a reality and ensure everyone can live before we all die.

The Rev. Robyn Bles is senior minister at Wakonda Christian Church in Des Moines. This column originally published in the Des Moines Register.



Dr. Stephen Loyd
Opinion contributor

Don't set us back in opioid fight

In 2004, I was a practicing physician, a husband and a father, and I was also dependent on the same medications I once prescribed to others.

My recovery was hard-earned and required structure, accountability and people who refused to give up on me. That experience is why I've dedicated my life to helping others do what I did: Survive long enough to get better.

And today, I can say something I never imagined possible two decades ago: We are finally making real, measurable progress in the fight against drug overdoses in America.

The Centers for Disease Control and Prevention says overdose deaths in the United States have dropped by nearly 27% from 2023 to 2024. These aren't just abstract percentages, they represent real people. Parents tucking their kids in at night, employees returning to work, neighbors rebuilding relationships and young people getting second chances. This progress happened because of deliberate, sustained action backed by bipartisan support and a strong federal commitment to addressing this crisis head-on.

How Medicaid is saving lives

Medicaid, the largest payer of substance use disorder treatment in the United States, has given millions of Americans access to lifesaving care. Federal grants have helped get naloxone into the hands of first responders. Community-based organizations are expanding access to treatment and recovery services in ways that simply weren't possible a decade ago.

As someone who's worked in both medicine and public policy, I've seen the impact of these investments. We've transformed what used to be a disconnected patchwork into a system that increasingly meets people where they are – in emergency rooms, in jails, on the streets and in their homes.

But now, as Congress and the administration debate the next federal budget, I'm worried we're at risk of forgetting how we got here. There's talk of scaling back key programs and cutting funding that has proved to save lives. Doing so wouldn't just slow progress, it would send us backward.

That's particularly dangerous for states that are legally required to balance their budget every year. If the federal government pulls back, that doesn't eliminate the need for services. It just forces states to make impossible decisions – raise taxes, slash other essential services or cut overdose prevention programs.

Medicaid is a good investment

Republicans and Democrats alike have supported overdose prevention programs because they deliver results. Because they keep families together. Because they reduce crime, lower health care costs and strengthen our workforce. These aren't just moral in-

Don't believe Democrats on Medicaid 'cuts'



Hayden Dublois and Addison Scherler
Opinion contributors

Perhaps you've heard: Republicans are about to kick millions of people off health insurance.

That claim is all over the news as Congress debates the One Big Beautiful Bill Act. Advocates on the left even say the proposed changes will kill people. Such claims have no basis in reality. The point is to frighten Republican lawmakers into giving up on necessary reforms. Instead, the GOP should double down.

CBO is biased, and often wrong

The source for this fearmongering is the Congressional Budget Office. As the Foundation for Government Accountability shows in our new research, CBO staff consists largely of registered Democrats and the agency is often wrong in

That fact should persuade Republicans to ignore CBO's analysis of the One Big Beautiful Bill Act. In May, CBO asserted that about 10 million people would lose their Medicaid coverage by 2034 if the bill passed. CBO blames Republican reforms like Medicaid work requirements, more frequent eligibility checks and the removal of illegal immigrants from Medicaid.

But think about what's really happening. A group of Democratic bureaucrats are criticizing Republican efforts to roll back Democratic priorities. This isn't nonpartisan policy analysis. It's political damage control.

And wouldn't you know: The leftist CBO is frequently wrong.

The agency has a long history of underestimating the benefits of Republican policies like tax cuts and health care reforms. The CBO also routinely minimizes the damage of Democratic policies, especially the soaring cost of government expansions.

In 2010, when the Affordable Care Act passed, the CBO said only 13 million able-bodied adults would be covered under the law's Medicaid expansion in all 50 states. But within a decade, 70 million

wrong. And the agency is still in charge of making predictions.

Now, the CBO is once again warning about massive coverage losses, and their media allies are dutifully repeating the assertion. But congressional Republicans should see through the charade. Case in point: CBO's predictions about the One Big Beautiful Bill Act include 1.6 million people enrolled in Medicaid in multiple states. They won't lose coverage in the state where they live, but CBO still counts them among those losing coverage.

In addition, 200,000 "losses" are people who aren't even on Medicaid. CBO just assumes they'll join in the years ahead.

The truth is that Republicans are doing what's right, morally and fiscally. They're requiring able-bodied adults to work as a condition of receiving Medicaid benefits.

That will allow states to focus on Medicaid's intended recipients such as individuals with disabilities.

Ignore the fearmongering

THE WALL STREET JOURNAL

DOW JONES | News Corp

TUESDAY, JUNE 17, 2025 ~ VOL. CCLXXXV NO. 140

WSJ.com

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DJIA 42515.09 ▲ 317.30 0.75% NASDAQ 19701.21 ▲ 1.5% STOXX 600 546.91 ▲ 0.4% 10-YR. TREAS. ▼ 7/32, yield 4.452% OIL \$71.77 ▼ \$1.21 GOLD \$3,396.40 ▼ \$34.80 EURO \$1.1562 YEN 144.75

What's News

Business & Finance

◆ **NBCUniversal** marketing executive Adam Stotsky took over as chief executive of Vice Media, aiming to build up the company's studio and advertising arms. **B1**

◆ **U.S. stocks rebounded** from a bruising Friday and oil prices fell, with the S&P 500, Nasdaq and Dow rising 0.9%, 1.5% and 0.8%, respectively, and Brent crude shedding 1.3% to \$73.23 a barrel. **B10**

◆ **The BOE is set to leave** its key interest rate on hold Thursday as it charts a middle path between European central banks that have cut rates more aggressively and a Fed now on pause. **A7**

◆ **Justin Sun's Tron group** will go public through a reverse merger with a small Nasdaq-listed toy company, the founder's latest move to bring his digital-currency empire to the U.S. **B4**

◆ **Mitsubishi is in talks** to acquire assets owned by U.S. natural-gas producer Aethon Energy Management in the Haynesville Shale for about \$8 billion. **B3**

◆ **OPEC trimmed its forecast** for next year's supply growth from the U.S. and other producers while keeping its expectations for oil demand unchanged. **B10**

◆ **TotalEnergies said** it is buying a 25% share in several offshore oil-and-gas exploration areas in the U.S. operated by Chevron, expanding its reach in U.S. waters. **B10**

◆ **Amazon plans to invest** about \$13 billion to expand its Australian data-center infrastructure as it seeks to meet global demand for artificial-intelligence computing. **B3**

World-Wide

◆ **Iran has been** urgently signaling that it seeks an end to hostilities and resumption of talks over its nuclear programs, sending messages to Israel and the U.S. through Arab intermediaries, Middle Eastern and European officials said. **A1, A6**

◆ **The head of the U.N. atomic agency** said the centrifuges in one of the underground halls at Iran's Natanz uranium-enrichment site might have been destroyed. **A6**

◆ **Israel's military said** an entire Tehran neighborhood should evacuate ahead of planned strikes there, as the city's residents moved north to seek shelter from a fourth day of bombardment. **A6**

◆ **Authorities said** the man accused of shooting two state Democratic lawmakers in Minnesota had visited two other elected officials' homes the night of the attacks. **A3**

◆ **A large contingent** of Willie Farr's San Francisco office is leaving the law firm after it made a deal with the White House to avoid a punitive executive order. **A4**

◆ **The cost of compensating** men who were sexually abused in the Boy Scouts of America has reached more than \$7 billion, double the amount forecast in the youth group's bankruptcy plan. **A3**

At Summit, Allies Seek Trade Peace With Trump



HELLO, NEIGHBOR: Prime Minister Mark Carney of Canada and President Trump shook hands at the Group of Seven summit on Monday in Kananaskis, Alberta. World leaders were hoping to use the occasion to strike tariff deals with the U.S. **A2**

OpenAI, Microsoft Tensions Are Reaching a Boiling Point

Startup, frustrated with its partner, has discussed making antitrust complaints

By BERBER JIN

Tensions between OpenAI and Microsoft over the future of their famed AI partnership are flaring up.

OpenAI wants to loosen Microsoft's grip on its AI products and computing resources, and secure the tech giant's

blessing for its conversion into a for-profit company. Microsoft's approval of the conversion is key to OpenAI's ability to raise more money and go public.

But the negotiations have been so difficult that in recent weeks, OpenAI's executives have discussed what they view as a nuclear option: accusing Microsoft of anticompetitive behavior during their partnership, people familiar with the matter said.

That effort could involve seeking federal regulatory re-

view of the terms of the contract for potential violations of antitrust law, as well as a public campaign, the people said.

Such a move could threaten the companies' six-year-old relationship, widely seen as one of the most successful partnerships in tech history. For years, Microsoft fueled OpenAI's rise in exchange for early access to its technology, but the two sides have since turned into competitors, making it more difficult to find common ground.

"We have a long-term, pro-

ductive partnership that has delivered amazing AI tools for everyone," representatives for the two companies said in a joint statement. "Talks are ongoing and we are optimistic we will continue to build together for years to come."

OpenAI and Microsoft are at a standoff over the terms of the startup's \$3 billion acquisition of the coding startup Windsurf, the people said. *Please turn to page A4*

◆ **Heard on the Street: Middle East's AI spending**..... **B11**

Tehran Signals Readiness To Renew Diplomacy

Iran says it wants nuclear talks as long as U.S. stays out of conflict with Israel

DUBAI—Iran has been urgently signaling that it seeks an end to hostilities and resumption of talks over its nuclear programs, sending messages to Israel and the U.S. through Arab intermediaries, Middle Eastern and European officials said.

By Summer Said, Benoit Faucon and Anat Peled

In the midst of a ferocious Israeli air campaign, Tehran has told Arab officials it would be open to returning to the negotiating table as long as the U.S. doesn't join the attack, the officials said. Iran also passed messages to Israel saying it is in the interest of both sides to keep the violence contained.

But with Israeli warplanes able to fly freely over the capital and Iranian counterattacks inflicting minimal damage, Israeli leaders have little incentive to halt their assault before doing more to destroy Iran's nuclear sites and further weaken the theocratic government's hold on power.

Israeli strikes have killed key military leaders, including much of the top echelon of Iran's air force, leaving Supreme Leader Ayatollah Ali Khamenei increasingly isolated. But the impact on nuclear talks remains unclear. *Please turn to page A6*

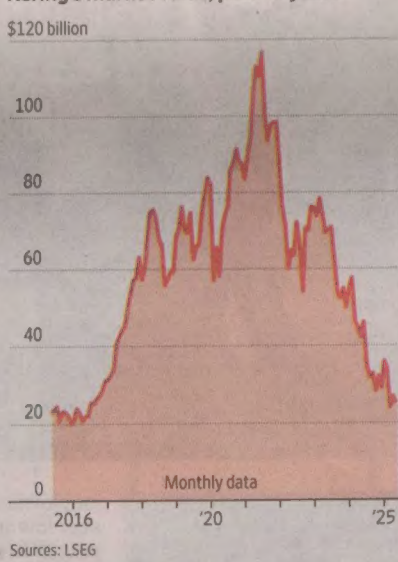
◆ **Israel warns Tehran district to evacuate**..... **A6**

◆ **Natanz nuclear site suffers a big hit**..... **A6**

Gucci Parent's New CEO

Departing Renault chief Luca de Meo will take over as CEO of Kering, succeeding François-Henri Pinault and ending months of speculation about a possible leadership change at the French fashion group as it seeks to pull its Gucci and Saint Laurent luxury brands out of a slump. **B1**

Kering's market value, past 10 years



Young Grads Looking for Work Confront Employment Crisis

By JUSTIN LAHART AND TE-PING CHEN

The U.S. labor market is holding steady despite extraordinary economic upheaval. But it is a bad time to be a job seeker—especially if you are young.

Recent college and high-school graduates are facing an employment crisis. The overall national unemployment rate remains around 4%, but for new college graduates looking for work, it is much higher: 6.6% over the past 12 months

ending in May. That is about the highest level in a decade—excluding the pandemic unemployment spike—and up from 6% for the 12-month period a year earlier.

That rate, based on data from the Labor Department, applies to people ages 20 to 24 looking for work who have at least a bachelor's degree. (This group is mostly people 21 to 24, since few people graduate college sooner.)

Young graduates typically face a higher unemployment rate than their counterparts

who have been in the workforce longer, but the gap is growing wider between older workers and the young.

Those ages 35 to 44 with bachelor's degrees had a 2.2% unemployment rate over the past 12 months, though that was up from 1.8% over the prior period.

This follows an April report from the Federal Reserve Bank of New York saying labor-market conditions for recent college graduates "deteriorated noticeably" in the first quarter. *Please turn to page A2*

84,000 Baristas, One Champ: Starbucks Crowns a Coffee Maker

Chain hosts first global championship; Fans go wild for Blooming Yuzu Espresso

By HEATHER HADDON

dubbed "the most controversial World Barista Champion-

INSIDE



How Trump Blew Up Northwestern's Business Model

White House froze its research funding

A special report by *Barron's* magazine, a Dow Jones publication

BARRON'S WEALTH & ASSET MANAGEMENT GROUP

GUIDE TO WEALTH

JUNE 17, 2025

Trump
Is Making
Waves.

How to Invest
For the New
World Order.



ILLUSTRATION BY ALEX NABAUM

Investors should pay attention to where the government is spending our tax dollars, but that doesn't mean chasing returns based on political movements.

BY JACK HOUGH

Consider these points as a friendly reminder that using politics to drive investment decisions is folly. Nonetheless, it could be a mistake for today's investor to ignore the role of government altogether. Since the Covid-19 pandemic, the government's share of the U.S. economy has been 35% to 40%, points out

stock price hits or customer responses that are impossible to predict.

Bonds haven't been a reliable hedge against stock declines. Long-dated Treasuries have fallen in price, pushing yields higher, as Congress shapes a budget bill that appears likely to expand deficits beyond already high levels.